

<i>SERFF Tracking Number:</i>	<i>FRCS-125618772</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Knights of Columbus</i>	<i>State Tracking Number:</i>	<i>38790</i>
<i>Company Tracking Number:</i>	<i>4836</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>812-PUA 1-08 Filing</i>		
<i>Project Name/Number:</i>	<i>KOFC/86/86</i>		

Filing at a Glance

Company: Knights of Columbus	SERFF Tr Num: FRCS-125618772	State: ArkansasLH
Product Name: 812-PUA 1-08 Filing	SERFF Status: Closed	State Tr Num: 38790
TOI: L071 Individual Life - Whole	Co Tr Num: 4836	State Status: Approved-Closed
Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life		
Filing Type: Form	Co Status: None	Reviewer(s): Linda Bird
	Author: Kevin Wiggs	Disposition Date: 04/29/2008
	Date Submitted: 04/24/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: KOFC/86	Status of Filing in Domicile: Pending
Project Number: 86	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: This filing was submitted to the domicile state (CT) on or about this same date.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 04/29/2008	
State Status Changed: 04/29/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
This Rider gives the Owner the right to purchase paid-up additional insurance on an annual premium paying basis. The total annual premium payment for the year may not exceed ten times the annual premium of the Contract.	

The payments (minus a front end load) will be used to purchase Paid Up Additions. A charge equal to a percentage 6%

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of the payment in the first 5 years, and 3.5% of the payment in the subsequent years will be made upon exercise of the option. The balance will be applied to purchase paid-up life insurance on the same basis as dividends are applied under the Paid-Up Additions dividend option of the base policy, using the attained age of the Insured as of the payment date.

The Issue Age limits of this rider are the same as the issue age limit of the base policy to which it is attached.

The rider may be used with the forms listed in the chart below, and they may be used with other filed/approved contracts:

Form Number – Form Title – Approved

801-AR 1-08 – Whole Life Paid-up at Age 100 Insurance Policy – 8/13/07

822-AR 1-08 – Life Paid-up At Age 65 Life Insurance Contract – 3/3/08

829-AR 1-08 – 20 Year Payment Life Insurance Contract – 2/13/08

This rider is new and will not replace any currently on file.

Our fee of \$20 has been sent, by EFT on this same date.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Kevin Wiggs, Compliance Specialist

1020 Central

Kansas City, MO 64105

kevin.wiggs@firstconsulting.com

(800) 927-2730 [Phone]

(816) 391-2755[FAX]

Filing Company Information

Knights of Columbus

1 Columbus Plaza

New Haven, CT 06507-3326

(203) 752-4266 ext. [Phone]

CoCode: 58033

Group Code:

Group Name:

FEIN Number: 06-0416470

State of Domicile: Connecticut

Company Type:

State ID Number:

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	AR fee of \$20 per rider.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Knights of Columbus	\$20.00	04/24/2008	19887865

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/29/2008	04/29/2008

SERFF Tracking Number: *FRCS-125618772*

State: *Arkansas*

Filing Company: *Knights of Columbus*

State Tracking Number: *38790*

Company Tracking Number: *4836*

TOI: *L071 Individual Life - Whole*

Sub-TOI: *L071.101 Fixed/Indeterminate Premium - Single
Life*

Product Name: *812-PUA 1-08 Filing*

Project Name/Number: *KOFC/86/86*

Disposition

Disposition Date: 04/29/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Third Party Authorization		Yes
Supporting Document	Certificate of Compliance		Yes
Supporting Document	Readability		Yes
Form	Paid-Up Additions Rider		Yes

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Form Schedule

Lead Form Number: 812-PUA 1-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	812-PUA 1-08	Policy/Cont	Paid-Up Additions ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		63	812-PUA 1-08 Rider Master_dist.p df

KNIGHTS OF COLUMBUS

ADDITIONAL DEPOSIT PAID-UP INSURANCE RIDER

This rider is made part of the Contract to which it is attached. It is subject to the Contract's provisions. The definitions on Page 2 of the Contract apply to this rider.

ISSUE DATE: This rider becomes effective as of its Issue Date which is the Issue Date of the Contract unless a later date is shown here:

Benefit

The owner will have the right, as of the effective date of this rider, and as of each subsequent annual premium due date while this option is in effect, to purchase participating paid-up life insurance. The purchase payment for such insurance will be in addition to the premium then due.

Conditions

Each exercise of this option will be subject to these rules:

- (1) The Paid-Up Additions dividend option must be in effect under the Contract at the time an option is exercised and the premium mode in effect must be annual.
- (2) The amount of each purchase payment must be at least \$25. The amount of the purchase payment paid on the effective date of this rider cannot be greater than the maximum allowed by Order's rules in effect at that time. In the first Contract Year after the effective date of this rider, the amount of purchase payment paid on the premium due date may not exceed the amount of the purchase payment paid on the effective date of this rider. In any subsequent Contract Year, the amount of the purchase payment paid on the premium due date may not be greater than the amount of the purchase payment paid in the preceding Contract Year.
- (3) If the Contract has a disability waiver rider and premiums for the Contract are currently being waived, purchase payments will not be waived, and such payments may not be paid on the premium due date.
- (4) The purchase payment payable on the effective date of this rider must be paid in full on or prior to the delivery of the Contract. If this rider is added after the Contract's Issue Date, the purchase payment payable upon exercise of this option on the effective date of this rider must be paid in full on or prior to the delivery of the rider. The purchase payment payable upon exercise of this option as of a subsequent premium due date must be paid in full within 31 days after that due date.

Charges

A charge equal to a percentage of the purchase payment will be made upon each exercise of this option. The charge is 6% for purchase payments paid during the first five Contract Years, and 3.5% for purchase payments paid in subsequent Contract Years. The balance of each purchase payment will be applied to purchase paid-up life insurance. The balance will be applied on the same basis as dividends applied under the Paid-Up Additions dividend option, using the attained age of the Insured as of the premium due date.

Automatic Premium Loans

The Automatic Premium Loans provision of the Contract will not be used to make purchase payments under this option.

Incontestability

We will not contest the paid-up life insurance purchased under this option after this rider has been in force for two years during the Insured's lifetime.

Termination

The option to make a purchase payment will terminate when:

- (a) the Contract becomes paid up or is surrendered;
- (b) the Contract lapses, whether or not it is subsequently reinstated;
- (c) the sum of all purchase payments made under this rider equals ten times the annual premium of the Contract;
- (d) the dividend option under the Contract is changed from Paid-Up Additions to another dividend option;
- (e) no purchase payment is made in a Contract Year, unless premiums for the Contract are then being waived under a disability rider; or
- (f) the premium payment mode is changed to any mode other than annual.

The termination of this option will not affect any paid-up life insurance which has been purchased previously under this option.

Issued at [New Haven, Connecticut].

KNIGHTS OF COLUMBUS



Attest:

By:

[*Donald R. Kehoe*]

Supreme Secretary

[*Carl H. Anderson*]

Supreme Knight

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Rate Information

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Supporting Document Schedules

	Review Status:	
Bypassed -Name:	Certification/Notice	04/22/2008
Bypass Reason:	Not applicable to this filing.	
Comments:		

	Review Status:	
Bypassed -Name:	Application	04/22/2008
Bypass Reason:	Not applicable with this rider filing.	
Comments:		

	Review Status:	
Satisfied -Name:	Life & Annuity - Acturial Memo	04/22/2008
Comments:		
Attachment:		
	Actuarial Memo-Plan Description 812-PUA 1-08_dist.pdf	

	Review Status:	
Satisfied -Name:	Third Party Authorization	04/23/2008
Comments:		
Attachment:		
	Auth_4-08_dist.pdf	

	Review Status:	
Satisfied -Name:	Certificate of Compliance	04/23/2008
Comments:		
Attachment:		
	AR CoC.pdf	

	Review Status:	
Satisfied -Name:	Readability	04/23/2008
Comments:		

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Attachment:

AR RDB.pdf

Knights of Columbus
New Haven, Connecticut

Plan Description for Policy Form 812-PUA 1-08

Additional Deposit Paid-Up Insurance Rider

Benefits: This Rider gives the Owner the right to make additional premium payments into their life insurance policy. These additional premium payments will be used to buy a paid up life insurance benefit that provides a guaranteed level death benefit to age 120

Premium: Single premium

BASIC ASSUMPTIONS:

A. Mortality

The mortality table used in the calculation of cash values and reserves is the 2001 Commissioners Standard Ordinary (CSO), ultimate only, age nearest birthday, Mortality Table for Males and Females, Smoker and Non Smoker, and Composite.

B. Interest

Cash Values: 4.0%
Reserves: 4.0%

CASH VALUES

Net Level Reserves

RESERVES

Net Level Reserves

FORMULAS:

x = Issue Age

t = Duration

A. Cash Values

Cash Value, at duration t, ${}_t CV_x$

$${}_t CV_x = 1000 \times \bar{A}_x$$

B. Reserves

Terminal Reserve, ${}_t \bar{V}_x$

$${}_t \bar{V}_x = 1000 \times \bar{A}_{x+t}$$

Numerical Example:

Male Standard (Tobacco)

age x = 35

duration t = 5

Face Amount: \$1,000

A. Cash Values

$${}_5 CV_{35} = 1000 \times \bar{A}_{40} = 293.792062 = 293.79$$

B. Reserves

Terminal Reserve, at duration 5, ${}_5 \bar{V}_{35}$

$${}_5 \bar{V}_{35} = 1000 \times \bar{A}_{40} = 293.792062$$

Date: January 11, 2008



Marc-André Brunet, FSA, MAAA
Actuary



KNIGHTS OF COLUMBUS

April 1, 2008

To: Department of Insurance

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.


Knights of Columbus

By: 
Title: Associate General Counsel

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: Knights of Columbus
Form Title(s): Paid-Up Additions Rider
Form Number(s): 812-PUA 1-08

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Richard B. Carroll
Associate General Counsel

April 22, 2008


Date

**STATE OF ARKANSAS
READABILITY CERTIFICATION**

COMPANY NAME: Knights of Columbus

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
812-PUA 1-08	63.0



Richard B. Carroll
Associate General Counsel

April 22, 2008

Date